

Flexible Term Bridge Advantage

Review a longer bridge timeline against the complete operating and exit plan.

CAPACITY UP TO $2M | TERMS UP TO FIVE YEARS, SUBJECT TO REVIEW

Who it is for

Business-purpose investors whose stabilization, transition or refinance plan may need more time than a short bridge period. The source describes terms available up to five years. That is a potential approved structure, not a promise that every borrower receives five years or can extend an existing facility whenever the project needs more time.

Ideal projects and transactions

An eligible property with a complex but explainable transition and a supported reason for the requested term. Lay out work, leasing, operating milestones and the expected next financing or sale. More time can change the cost and cash profile of the investment. Identify what will improve during the period and why the property can support its obligations while the plan is executed.

Credit, experience and liquidity

The flyer states $2 million capacity, tailored leverage and no published minimum credit score, with qualification subject to review. It does not publish a universal LTV or guarantee approval without credit assessment. Provide the credit picture, relevant experience and resources needed to support the requested period. The maximum term and capacity should not be assumed to apply together. Identify cash for closing, operations and contingencies. Disclose partner or borrowed funds and other projects sharing that liquidity. Ask what experience and reserve records are required.

BRING THE COMPLETE BRIDGE SCENARIO

Property + value + existing debt + requested funds + repayment exit

Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

Flexible Term Bridge Advantage | Planning guide

Leverage and valuation framework

Request a property-specific advance framework rather than borrowing a percentage from another Bridge program. Explain the present value evidence, existing debt and any proposed stabilized value separately. Ask what accepted basis and conditions govern the amount. Reconcile closing proceeds, reserves, approved later funding and investor cash so a longer term does not disguise a gap in the initial project capitalization.

Rehab, funding and draw mechanics

Obtain the written payment structure, maturity, fees, reserves and any conditions for changes or prepayment. If improvements are part of the plan, ask what costs are eligible and how any approved releases work. Availability up to five years does not establish interest-only payments, automatic renewal or unrestricted proceeds. Compare the actual schedule of obligations with the operating plan throughout the proposed term.

Property and location considerations

Confirm the actual property use, unit count, occupancy, condition, access and location before relying on a program label. Disclose material title, lien, damage, environmental or specialized-use questions early. Ask what geography, collateral, insurance and third-party review requirements apply to the selected transaction. A published ceiling does not establish eligibility for a particular state, property or borrower.

Repayment and exit planning

Create dated milestones leading to a supported sale or refinance and identify the review point if they slip. Test the total cost of a longer hold as well as a slower transition. A term that accommodates the work still requires a credible payoff. Ask how a successful earlier exit would be handled under the actual documents, including any relevant charges or prepayment provisions.

Documentation to prepare

Prepare the property and debt summary, requested term with reasons, multi-period cash forecast, phased work or leasing plan, experience and management information, available funds and exit evidence. Keep current facts distinct from future estimates and identify the assumptions most sensitive to delay. Request the selected lender's actual checklist and identify information still outstanding. Initial inquiry notes should explain the scenario; private identity, bank, tenant or legal records should follow only through the designated secure channel.

Questions to resolve before closing

Request a written explanation of the amount available at closing, payment calculation, maturity, fees, reserves, guarantees and remaining conditions. Keep approved facts separate from preliminary estimates. Match the debt calendar to the work, operating cash and exit schedule. Ask how a material change in value, scope, occupancy, timing or borrower circumstances affects the proposal before committing funds based on earlier assumptions. Reconcile the final settlement estimate with your own sources-and-uses schedule. Identify every cost that must be paid from investor cash and when it falls due. Keep a separate downside case for a delayed exit and verify that the same reserve has not been promised to more than one project.

Limitations and program review

For eligible business-purpose real estate financing, subject to borrower, credit, collateral, title and program approval. Published screens are ceilings or entry references that may not apply together. Fees, terms and availability require confirmation. No published minimum credit score does not mean no credit review. The guide's preparation questions do not add undisclosed program policy, promise improvement funding or approve a later loan. Final approved documents govern; this is not a commitment to lend or a consumer home-mortgage offer.

LET'S REVIEW YOUR NEXT BRIDGE FINANCING PLAN

Request a quote | KarpataFinance.com | 480-846-1001

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